



College of Business Administration
Commercial Banking Program

Marquette Banker

“A new generation of bankers”

Department of Finance

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May 2025

Issue #14

Another exciting semester for us all. Definitely, an unpredictable first quarter. But as we have learned over the past several years from a financial crisis, and Covid, things change dramatically. The takeaway from this is to educate our students to be resilient, to embrace change, and gain the skills that will allow them to adapt to these changing times. Exposure, “being informed,” and applied learning prepare our students for the ongoing challenges they will face, and that is what we strive for in this program, and at Marquette. Being versatile, with skills that allow our students to create value for their organizations. Through double majors and concentrations, this deepens their bench strength and develops the kind of talent you are looking for, and I hope what you find in our students.

This is the completion of the eighth year of the commercial banking program and, I am happy to say, it’s going strong. We have deepened our relationships with more banks and have been seeing more interest from our younger, first-year students, earlier on in their studies. This continues to re-affirm that this is a great and vibrant industry and one that uniquely contributes to the betterment of the community and the economy, and we continue to reinforce that message.

As usual we did many things during this semester, as shown in the picture above from UBS Bank, and much more to follow.



Program Enrollment and Results

During the 2024-2025 academic year we added a total of thirteen students to the program. Since inception we have added 110 students to the program, with a continued 100% placement rate from thirty-five organizations overall as well as thirty-three financial institutions providing internships. As a selective program, holding students to a higher GPA, we are achieving our enrollment goals.

Advisory Board/Founders

During the year we have welcomed a new board member, Mike Vogel, Senior Vice President, Nicolet Bank, bringing the total advisory members to twenty-six. In addition, CIBC, through advisory board member Michael Monticello, has joined our Founders Group as a bronze level member, and is permanently associated with this program. Welcome to Mike Vogel and continued thanks to Mike Monticello and CIBC.

Activities and Plans

Spring was busy as usual and flew by. Several similar activities occurred as last year, but with a few changes. Each year I endeavor to find new ways to expose students to banking and finance. These activities help to solidify the knowledge they gain in the classroom.

Zurich Switzerland Trip

This was our fourth annual trip to Switzerland, and to our partner school, ZHAW University of Management and Law in Winterthur. This year we had our largest group ever with twenty-five students. Tia Langnes assisted me from our Office of International Education. Although our primary itinerary was similar to last year, we did include a few changes to our regular visits to Lindt Chocolate factory, Victorinox and UBS. In addition to our trek up Mt. Rigi, for a beautiful panoramic view of the Alps, above, this year we added a visit to IWC, International Watch Company in Schaffhausen - an awesome trip to witness how these fine watches are made (even trying our hand at watchmaking, to the right).



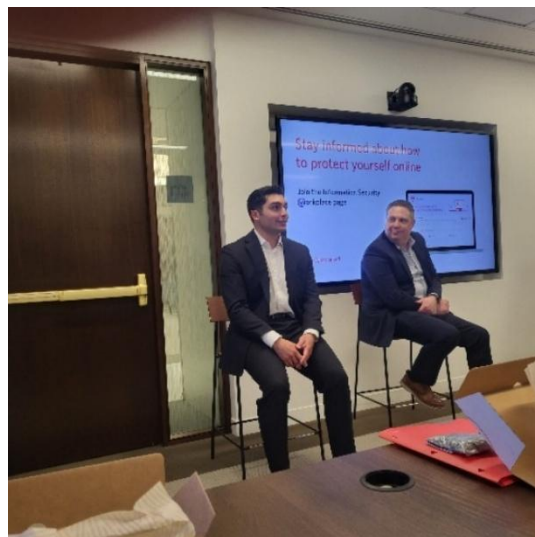
This visit was so inspirational that it triggered a watch buying frenzy later in Zurich, as evidenced by the picture shown left. We also visited Bitcoin Suisse in Zug, and then onto the Zughauer Kantonelbank, a state bank near Winterthur. This is the equivalent of a regional bank in the US. Some of our students, during their free time, were able to visit four separate countries, even seeing a hockey game in Bern. A great trip and well-orchestrated by our hosts, Michael Farley, Greta Gnehm, and outstanding coordinator Lena Abadesso, assisted by Celine Goetschi. I, unfortunately, sustained an injury while



there injuring my shoulder which unfortunately required surgery upon my return. However, I did manage to get through the entire trip with the aid and help of our resourceful coordinator Lena Abadesso and my daughter, Sarah, who joined me as well. Got to experience, firsthand, a Swiss hospital, another new experience. An outstanding trip overall!

Chicago Field Trip

We again visited the Chicago financial district in April. This semester we visited Bank of America, for the first time (left), then on to CIBC, where former graduate Milad Hosseini (right) regaled us with his most recent banking experiences, then a short visit to the Federal Reserve, and wrapping up with a visit to Wintrust. These trips are especially important for educational exposure, which I call an immersive experience, allowing students to see and get a feel for industry while also learning how the Fed operates.



Annual Conference

This year our topic was targeted towards the economy, understanding the changes occurring under the Trump administration, with a focus on tariffs also regulatory changes, M&A activity, congressional discussions, and a look at the geopolitical environment. Needless to say, the first quarter was most interesting with many changes. Seventy-four individuals attended the conference which was sponsored by BMO, Associated Bank, Waukesha State Bank, and John Byrne. Our keynote speaker was Adam Hersh, Senior Economist from the Economic Policy Institute of Washington DC, and speakers, Robert Fleetwood, partner and co-chair of the financial services group for, Barack Ferrazzano Kirschbaum & Nagelberg LLP, Blake Early Senior Vice President of Congressional Relations at the ABA (not pictured), and John Byrne, Chairman of AML Rightsource (right). A timely, and most interesting discussion.



Commercial Banking Career Fair

Also, in April we hosted our first ever, all-commercial banking career fair. Sixteen banks participated including: JP Morgan Chase, Bank of America, BMO, PNC, Byline Bank, Busey Bank, Capital One, CIBC, Consumers Credit, First Business Bank, Incredible Bank, Ixonia Bank, National Exchange Bank, Waterstone Bank, Triumph Capital, and Wintrust. The event was well attended by students. Our objective is to focus on young second-semester first-year, and other students, to leave them with valuable contacts and information about the industry prior to the end of the semester, to encourage applications to the program in the fall.



Commercial Banking Club Events

We continued to invite panelists to talk with club members and listen to senior executives provide guidance to students on their path to success and impart valuable information to young students. Chris Hermann, PNC's Regional President – Wisconsin (left), spoke to club members late in the semester to an appreciative group, among other panelists earlier in the semester.

Wisconsin Women in Bank Lending

This year we opened our board room in O'Brien Hall, to a group of women in banking (lending) chaired by Heather Nelson, CEO of Spring Bank. The meeting was well attended, with this type of meeting designed to draw industry professionals to the College of Business Administration's O'Brien Hall, as a center for bringing industry and academia together. If you are interested in conducting your board meeting, or other meetings at our facilities please reach out to me at any time. We benefit significantly by

collaborating with our banking partners and exposing our students to these important real-world sessions. Feel free to reach out to me and/or to my assistant Sue Daye (susan.daye@marquette.edu) if you are interested.

Next Semester Plans

Plans are underway presently for the fall semester. The following activities are planned. If there is any interest in participating in some of these, please reach out to me.:

- **Finance, Real Estate, and Commercial Banking Career Fair:** This event will be held in September, and is a major career fair drawing many students. I will be reaching out to you all and inviting you to participate as this time approaches.
- **Chicago Field Trip:** We will visit Chicago in September with students once again. We are presently working on hosts for the visits.
- **Commercial Banking Open House:** This will be conducted in October as a recruiting initiative outlining the program and the industry to prospective students.

Marquette Business students, you are invited:

Women in Banking and Lending Luncheon*

**Lunch is free*

March 19, 2025, Room OB417
11:30-1:30

Agenda:

- Meet the Spring Bank CEO Heather Nelson
- Meet other business women in the local "Women in Lending" club (CEO's, bankers)
- Hear issues they deal with as they market their services
- Opportunities in commercial lending; property types, how to establish relationships
- Featured discussion: Treasury Management and fraud.

You will receive a valuable contact list, with faces and names of the women in the club.

Register here or on Handshake ASAP as seating is limited.

Spring Bank CEO*

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- **Washington DC trip:** Our plans are to visit Washington for the third time with students and hope to visit Congress, the ABA, the FBI, potentially the World Bank and/or the FDIC.

Innovation and Curriculum

This semester we have made some significant strides related to the content of the program and initiatives for the industry.

Certification Program for Commercial Bankers

Progress continues with the development of the Certified Professional Banker designation. At present we are working with an external consultant to provide assistance on identifying the various needs and resources to implement the program. We will be seeking some input from many of you on the program which will be circulated in June. More to come.

Loan underwriting education.

We continue to educate students in the art of underwriting with two hands-on courses, Loan Underwriting and Loan Portfolio Management. As part of our Loan Portfolio course, we continue to work with Eskala, the microfinance arm of Global Brigades, to get the opportunity to work with small business clients in Panama and Honduras. This year we worked with a small business in Panama, run by Nazareth Mendez, a 19-year-old entrepreneur who runs a fruit stand business, selling a fruit called Pifa. Our students not only developed advertising materials (right) but consulted on spreadsheet technologies as well as analyzing the need for capital to purchase land and grow its own fruit. This year we provided funding to assist in her financial needs to grow the business through the revolving loan fund we have with Townbank/Wintrust. This affords us the opportunity to not only loan money, but to track the progress as part of our portfolio, which also includes MEDC local small business loans. Another example of hands-on education, preparing our students for what they will experience in their careers.



Executive Education and Collaboration

Given the many courses that have been developed in the program, and the tools used such as bank simulation, I have taken the opportunity to offer some of these educational experiences to the industry. As was done last year with Johnson Financial Group (pictured left) a month-long bank simulation exercise for existing bank professionals was conducted allowing them to run a bank and compete amongst themselves. This year I am repeating this again at Johnson Financial Group in the summer. This is an opportunity to assist banks where specific training is no longer provided or has been reduced over the years. We can provide specific workshops, team building exercises, and development efforts in the areas of financial modeling and other areas of research where the bank may have limited time or resources available. If there is interest in any of the following areas, please do not hesitate to reach out to me and we can arrange an exploratory meeting. Areas of consideration include:

- Bank simulation team building (managing a bank)
- Loan underwriting skills.
- Financial modeling skills and development
- Research in areas such as risk management, and others

Please reach out to me should you have a need or an interest in this.

Exposure

As it is each year, marketing and awareness of this program are of utmost importance. We continue to make strides to create awareness of our existence and what we do. This is accomplished through TV, radio, LinkedIn, internet, newspaper, and business publications which I participate in. We appreciate any effort you can make to pass this newsletter on to contacts you have, alumni, and anyone that would benefit from what we can offer. Please feel free to reach out to me.

Graduates

We are so proud of our graduates, each year. This year is no different and includes a stellar group of bright young professionals entering the work world. Pictured to the right are (from left to right) graduate Frank Ballerin (Stockbridge Capital Group), junior Michael Madden, graduate Jack Grahl (National Exchange Bank), junior Frank Signorelli, junior Matt Waters, graduate Sam Reinke (Waterstone Bank), graduate Aiden Christensen



(Fifth Third Bank), graduating in December Brad Grover, graduate Priscilla Santoyo (First American Bank), and junior Michael Flanagan. Not pictured are Colby Kruse (Northwestern Mutual), and Kyle Reader (Uline). Both Colby and Kyle were the first two graduates to double major in Applied Investment Management and Commercial Banking. Congratulations to all graduates!

Support

I am most thankful to all of you for your continued support of this important program. As a self-funded program your contributions make this program possible and allow me to develop exceptional materials, and experiences for our students, and exceptional talent for the industry. Please feel free to circulate this newsletter to others that you feel would be interested. As always, please use the link below to provide support to the program.

Operations Fund

I appreciate you forwarding this newsletter to other interested parties and to those colleagues and potential students who can benefit from this program.

Please don't hesitate to reach out to me directly at kent.belasco@marquette.edu or visit our website at <https://www.marquette.edu/business/banking/>

Have a great summer and thank you for your continued support! I look forward to hearing from you soon.

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